

WARRANTY DEED

BOOK 316 PAGE 186

WHEREAS, Helen Gould Heard Davis Langhauser died testate on November 4, 1996, and her Last Will and Testament was duly admitted to probate and record in the Chancery Court of DeSoto County, Mississippi in Civil Action, File No. 96-12-1411:

AND WHEREAS, at the time of her death the decedent owned the hereinafter described real property located and situated in the City of Southaven, DeSoto County, Mississippi:

AND WHEREAS, the said decedent did will said real property, together with all improvements thereon, to her daughters, Mary Edith D. Lyle (being one and the same person as Mary Edith Davis Lyle), and Bette Ann D. White (being one and the same person as Bette Ann Davis White), with each taking a one-half undivided interest therein:

NOW, THEREFORE, FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, WE, MARY EDITH DAVIS LYLE and BETTE ANN DAVIS WHITE, do hereby SELL, CONVEY, and WARRANT unto JERRY B. DLUGACH and wife, WANDA P. DLUGACH, as tenants by the entirety with full rights of survivorship, the following described real property, together with all improvements thereon, located and situated in the City of Southaven, DeSoto County, Mississippi, to-wit:

STATE MS. - DESOTO CO. *W*

MAY 12 9 48 AM '97

BK 316 PG 186
W.E. DAVIS CH. CLK.

Lot 623, Section F, Carriage Hills Subdivision, in Section 24, Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 6, Pages 3 and 4, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty of this deed and this deed are subject to: The 1997 ad valorem tax liens and assessments; all zoning and subdivision building laws and regulations of the City of Southaven, Mississippi; all governmental land use laws and regulations; all utility, drainage, and street rights-of-way and easements; and any outstanding mineral interests.

Grantees shall receive possession of said real property with this deed.

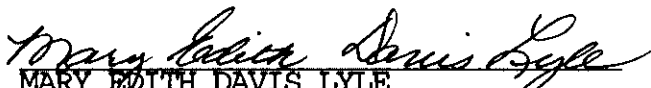
All ad valorem taxes for the year 1997 are pro-rated between Grantors and Grantees as of the date of this deed.


By way of explanation, neither Grantor claims said property as a

homestead and there are no outstanding homestead rights therein.

Grantees have personally inspected said property and accept said property as it now exists.

WITNESS the signature of the GRANTORS on this the 8TH day of May, 1997.


MARY EDITH DAVIS LYLE
GRANTOR


BETTE ANN DAVIS WHITE
GRANTOR

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STATE OF MISSISSIPPI

COUNTY OF TATE

BOOK 316 PAGE 188

PERSONALLY appeared before me, the undersigned authority in and for county and state aforesaid, the within named MARY EDITH DAVIS LYLE, who did acknowledge to me that she signed, executed, and delivered the above and foregoing warranty deed on the day and year therein mentioned as her free and voluntary act and deed and for the purposes therein stated.

GIVEN under my hand and official seal of office on this the 8TH day of May, 1997.


Notary Public



My Commission Expires:

6/16/97

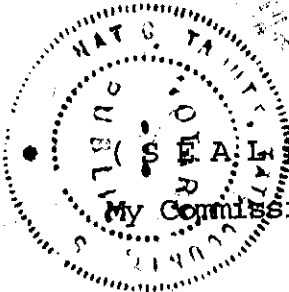
STATE OF MISSISSIPPI

COUNTY OF TATE

PERSONALLY appeared before me, the undersigned authority in and for county and state aforesaid, the within named BETTE ANN DAVIS WHITE, who did acknowledge to me that she signed, executed, and delivered the above and foregoing warranty deed on the day and year therein mentioned as her free and voluntary act and deed and for the purposes therein stated.

GIVEN under my hand and official seal of office on this the 8TH day of May, 1997.


Notary Public



My Commission Expires:

6/16/97

NAME, ADDRESS, ETC. OF GRANTORS:

MARY EDITH DAVIS LYLE
Residence: 601 Inglenook Court
Madison, MS 39110
Telephone: (601)856-9196
Her Business Telephone: N/A

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BETTE ANN DAVIS WHITE
Residence: 755 Halifax Cove
Southaven, MS 38671
Telephone: (601)342-0819
Business Telephone: N/A

NAME, ADDRESS, ETC. OF GRANTEE:

JERRY DLUGACH
WANDA DLUGACH
Residence: 746 Halifax Cove
Southaven, Mississippi 38671
TELEPHONE: (601) 342-5666
His Business Telephone: (901) 744-6414
Her Business Telephone: (601) 393-8104

PREPARED BY:

NAT G. TROUTT
210 South Ward Street
Senatobia, MS 38668
(601)562-4426

Please index in Carriage Hills Subdivision, Lot 623, Section 5, in the City of Southaven, Mississippi.